# SeniorCare will pay for most prescription drugs

SeniorCare covers most brand name and generic prescription drugs. However, there are some limitations on coverage. Your pharmacist can tell you if there are limitations or can help you find an alternative drug.

 Over-the-counter drugs, such as vitamins and aspirin, are not covered, even if prescribed.

Over-the-counter insulins are covered.

SeniorCare can keep you or someone you know healthy.

"Our greatest generation deserves the best health care available. SeniorCare fills a critical need in helping seniors lead quality, healthy lives."

Governor Jim Doyle



## SeniorCare can keep you or someone you know healthy.

To find out more about SeniorCare:
Use our web site for quick access to more information and instructions on how to apply: www.dhfs.wisconsin.gov/seniorcare or call the SeniorCare Customer Service

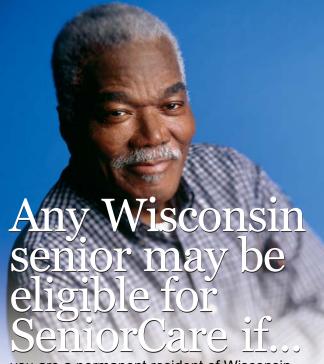
HOTLINE: 1-800-657-2038

TTY and translation services available.

Department of Health and Family Services Division of Health Care Financing PHC 10077 (03/05)







you are a permanent resident of Wisconsin, and age 65 or older. There are four levels of program participation, which are dependent on your income. Only income is considered. Your assets – your home, car and other things you own – are not counted.

If your prescription drugs are covered under another health insurance plan, you can still enroll in SeniorCare. SeniorCare will coordinate coverage with your other plan.

#### LEVEL 1 —

For seniors whose annual income is \$15,312 and under per individual or \$20,528 and under per couple.\*

- You pay a \$30 annual enrollment fee per person.
- Each time you fill your prescription, you pay \$5
  if it is a covered generic prescription drug or
  \$15 if it is a covered brand name prescription
  drug.

#### LEVEL 2a—

For seniors whose annual income is between \$15,313 and \$19,140 per individual or between \$20,529 and \$25,660 per couple.\*

- You pay a \$30 annual enrollment fee per person.
- You have a \$500 deductible per person, which means you pay for the first \$500 of your covered prescription costs each year. SeniorCare will automatically keep track of how much you spend at participating pharmacies.
- During the deductible period, you will pay the SeniorCare rate on covered prescription drugs.
- After the \$500 deductible is met, for the remainder of your benefit period, each time you fill your prescription you pay \$5 if it is a covered generic prescription drug or \$15 if it is a covered brand name prescription drug.

#### Level 2b—

For seniors whose annual income is between \$19,141 and \$22,968 per individual or between \$25,661 and \$30,792 per couple.\*

- You pay a \$30 annual enrollment fee per person.
- You have a \$850 deductible per person, which means you pay for the first \$850 of your covered prescription costs each year. SeniorCare will automatically keep track of how much you spend at participating pharmacies.
- During the deductible period, you will pay the SeniorCare rate on covered prescription drugs.
- After the \$850 deductible is met, for the remainder of the benefit period each time you fill your prescription, you pay \$5 if it is a covered generic prescription drug or \$15 if it is a covered brand name prescription drug.

### LEVEL3 —

For seniors whose annual income is \$22,969 or above per individual or \$30,793 or above per couple.\*

- You pay a \$30 annual enrollment fee per person.
- You must first purchase covered prescription drugs at the retail price in an amount equal to the difference between your income and the above income amounts. This is called a "spenddown".

#### Here is how it works:

- Let's say your individual income is \$23,969. This is \$1,000 more than \$22,969 for an individual. So your spenddown amount for your 12-month benefit period is \$1,000.
- You will need to pay retail price for covered prescription drugs until you have paid the spenddown amount. In this case, that amount is \$1,000.
- SeniorCare will automatically keep track of how much you spend at participating pharmacies.
- Once you have met the spenddown, you have an \$850 deductible during the remainder of your 12-month benefit period. You will pay the SeniorCare rate on covered prescription drugs during this deductible period.
- After the \$850 deductible is met, for the remainder of your benefit period, each time you fill your prescription you pay \$5 if it is a covered generic prescription drug or \$15 if it is a covered brand name prescription drug.

<sup>\*</sup>These income amounts are tied to federal guidelines, and will increase by a small percentage each year.